

RUSSELL L LOW ESQ  
LOW & LOW ESQS  
505 MAIN STREET, SUITE 304  
HACKENSACK, NJ 07601

Re: MANIR AHAMED  
116 CARLISLE AVENUE  
PATERSON, NJ 07501

Atty: RUSSELL L LOW ESQ  
LOW & LOW ESQS  
505 MAIN STREET, SUITE 304  
HACKENSACK, NJ 07601

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY**

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS AS OF 1/1/2024  
Chapter 13 Case # 21-18217**

**NOTE: THIS IS A BASE PLAN IN THE AMOUNT OF \$95,096.28**

**RECEIPTS AS OF 01/01/2024**

(Please Read Across)

Date	Amount	Source Document No.	Date	Amount	Source Document No.
11/10/2021	\$1,472.07	8075496000	12/17/2021	\$1,472.07	8151843000
01/18/2022	\$1,472.07	8215601000	02/16/2022	\$1,472.07	8277985000
03/18/2022	\$1,472.07	8348405000	04/18/2022	\$1,593.00	8410962000
05/27/2022	\$1,593.00	8487157000	06/29/2022	\$1,593.00	8555540000
07/28/2022	\$1,593.00	8613220000	08/31/2022	\$1,593.00	8678559000
09/30/2022	\$1,593.00	8734085000	10/27/2022	\$1,593.00	8789758000
11/30/2022	\$1,593.00	8851150000	01/03/2023	\$1,593.00	8914832000
02/01/2023	\$1,593.00	8969729000	02/27/2023	\$1,593.00	9020826000
03/30/2023	\$1,593.00	9081206000	05/01/2023	\$1,593.00	9141393000
06/01/2023	\$1,593.00	9197835000	07/03/2023	\$1,593.00	9249878000
08/01/2023	\$1,593.00	9304220000	09/01/2023	\$1,593.00	9355313000
09/29/2023	\$1,593.00	9404403000	11/01/2023	\$1,593.00	9458493000
11/29/2023	\$1,593.00	9504814000			

**Total Receipts: \$39,220.35 - Amount Refunded to Debtor: \$0.00 = Receipts Applied to Plan: \$39,220.35**

**LIST OF PAYMENTS TO CLAIMS AS OF 01/01/2024**

(Please Read Across)

Claimant Name	Date	Amount	Check #	Date	Amount	Check #
AMERICAN EXPRESS NATIONAL BANK	08/15/2022	\$803.23	895,883	08/15/2022	\$118.62	895,883
	09/19/2022	\$156.75	897,486	09/19/2022	\$23.16	897,486
	10/17/2022	\$156.80	899,159	10/17/2022	\$23.15	899,159
	11/14/2022	\$23.15	900,736	11/14/2022	\$156.77	900,736
	12/12/2022	\$153.51	902,291	12/12/2022	\$22.68	902,291
	01/09/2023	\$153.54	903,778	01/09/2023	\$22.66	903,778
	02/13/2023	\$153.52	905,299	02/13/2023	\$22.68	905,299
	03/13/2023	\$153.50	906,913	03/13/2023	\$22.67	906,913
	04/17/2023	\$153.55	908,498	04/17/2023	\$22.68	908,498
	05/15/2023	\$153.52	910,130	05/15/2023	\$22.67	910,130

Chapter 13 Case # 21-18217

Claimant Name	Date	Amount	Check #		Date	Amount	Check #
	06/12/2023	\$151.90	911,592		06/12/2023	\$22.42	911,592
	07/17/2023	\$151.89	913,105		07/17/2023	\$22.45	913,105
	08/14/2023	\$151.90	914,621		08/14/2023	\$22.43	914,621
	09/18/2023	\$151.90	916,122		09/18/2023	\$22.43	916,122
	10/16/2023	\$151.90	917,615		10/16/2023	\$22.43	917,615
	11/13/2023	\$151.90	919,045		11/13/2023	\$22.43	919,045
	12/11/2023	\$149.47	920,467		12/11/2023	\$22.08	920,467
DEPARTMENT STORES NATIONAL BANK							
	08/15/2022	\$191.87	896,055		08/15/2022	\$354.58	896,055
	09/19/2022	\$37.44	897,662		09/19/2022	\$69.20	897,662
	10/17/2022	\$69.21	899,320		10/17/2022	\$37.44	899,320
	11/14/2022	\$37.45	900,900		11/14/2022	\$69.21	900,900
	12/12/2022	\$36.69	902,445		12/12/2022	\$67.77	902,445
	01/09/2023	\$36.65	903,934		01/09/2023	\$67.77	903,934
	02/13/2023	\$36.67	905,471		02/13/2023	\$67.77	905,471
	03/13/2023	\$36.69	907,080		03/13/2023	\$67.76	907,080
	04/17/2023	\$36.65	908,684		04/17/2023	\$67.78	908,684
	05/15/2023	\$36.69	910,284		05/15/2023	\$67.77	910,284
	06/12/2023	\$67.06	911,757		06/12/2023	\$36.27	911,757
	07/17/2023	\$67.05	913,278		07/17/2023	\$36.30	913,278
	08/14/2023	\$67.06	914,796		08/14/2023	\$36.28	914,796
	09/18/2023	\$67.05	916,292		09/18/2023	\$36.28	916,292
	10/16/2023	\$36.28	917,769		10/16/2023	\$67.05	917,769
	11/13/2023	\$36.28	919,216		11/13/2023	\$67.05	919,216
	12/11/2023	\$35.70	920,632		12/11/2023	\$65.99	920,632
DISCOVER BANK							
	08/15/2022	\$1,619.41	896,062		09/19/2022	\$316.03	897,670
	10/17/2022	\$316.12	899,327		11/14/2022	\$316.07	900,907
	12/12/2022	\$309.49	902,451		01/09/2023	\$309.55	903,939
	02/13/2023	\$309.51	905,477		03/13/2023	\$309.48	907,088
	04/17/2023	\$309.57	908,693		05/15/2023	\$309.51	910,293
	06/12/2023	\$306.26	911,766		07/17/2023	\$306.23	913,286
	08/14/2023	\$306.25	914,804		09/18/2023	\$306.24	916,299
	10/16/2023	\$306.25	917,776		11/13/2023	\$306.25	919,223
	12/11/2023	\$301.34	920,638				
LVNV FUNDING LLC							
	08/15/2022	\$373.10	896,252		09/19/2022	\$72.85	897,863
	10/17/2022	\$72.81	899,514		11/14/2022	\$72.82	901,082
	12/12/2022	\$71.31	902,629		01/09/2023	\$71.32	904,128
	02/13/2023	\$71.31	905,669		03/13/2023	\$71.33	907,272
	04/17/2023	\$71.30	908,885		05/15/2023	\$71.31	910,467
	06/12/2023	\$70.57	911,947		07/17/2023	\$70.56	913,469
	08/14/2023	\$70.56	914,984		09/18/2023	\$70.56	916,481
	10/16/2023	\$70.56	917,954		11/13/2023	\$70.56	919,401
	12/11/2023	\$69.41	920,797				
MIDLAND CREDIT MANAGEMENT INC							
	08/15/2022	\$1,012.12	895,685		09/19/2022	\$197.60	897,269
	10/17/2022	\$197.51	898,944		11/14/2022	\$197.55	900,509
	12/12/2022	\$193.44	902,083		01/09/2023	\$193.46	903,573
	02/13/2023	\$193.45	905,079		03/13/2023	\$193.42	906,694
	04/17/2023	\$193.48	908,260		05/15/2023	\$193.44	909,900
	06/12/2023	\$191.42	911,355		07/17/2023	\$191.39	912,872
	08/14/2023	\$191.41	914,392		09/18/2023	\$191.40	915,886
	10/16/2023	\$191.41	917,387		11/13/2023	\$191.40	918,813
	12/11/2023	\$188.35	920,236				

Chapter 13 Case # 21-18217

Claimant Name	Date	Amount	Check #		Date	Amount	Check #
PRA RECEIVABLES MANAGEMENT LLC							
	08/15/2022	\$60.56	8,002,997		08/15/2022	\$201.77	8,002,997
	08/15/2022	\$440.01	8,002,997		08/15/2022	\$310.75	8,002,997
	08/15/2022	\$290.09	8,002,997		09/19/2022	\$85.87	8,003,048
	09/19/2022	\$56.61	8,003,048		09/19/2022	\$60.68	8,003,048
	09/19/2022	\$39.38	8,003,048		09/19/2022	\$11.82	8,003,048
	10/17/2022	\$60.62	8,003,103		10/17/2022	\$56.62	8,003,103
	10/17/2022	\$11.81	8,003,103		10/17/2022	\$39.39	8,003,103
	10/17/2022	\$85.88	8,003,103		11/14/2022	\$39.38	8,003,148
	11/14/2022	\$11.82	8,003,148		11/14/2022	\$60.65	8,003,148
	11/14/2022	\$56.62	8,003,148		11/14/2022	\$85.88	8,003,148
	12/12/2022	\$59.43	8,003,201		12/12/2022	\$55.44	8,003,201
	12/12/2022	\$84.09	8,003,201		12/12/2022	\$11.58	8,003,201
	12/12/2022	\$38.56	8,003,201		01/09/2023	\$59.39	8,003,257
	01/09/2023	\$55.45	8,003,257		01/09/2023	\$84.10	8,003,257
	01/09/2023	\$11.57	8,003,257		01/09/2023	\$38.56	8,003,257
	02/13/2023	\$84.10	8,003,309		02/13/2023	\$59.39	8,003,309
	02/13/2023	\$55.44	8,003,309		02/13/2023	\$38.56	8,003,309
	02/13/2023	\$11.57	8,003,309		03/13/2023	\$59.42	8,003,367
	03/13/2023	\$55.44	8,003,367		03/13/2023	\$84.09	8,003,367
	03/13/2023	\$38.58	8,003,367		03/13/2023	\$11.58	8,003,367
	04/17/2023	\$59.36	8,003,414		04/17/2023	\$55.45	8,003,414
	04/17/2023	\$84.10	8,003,414		04/17/2023	\$11.58	8,003,414
	04/17/2023	\$38.56	8,003,414		05/15/2023	\$59.42	8,003,472
	05/15/2023	\$55.44	8,003,472		05/15/2023	\$84.09	8,003,472
	05/15/2023	\$11.57	8,003,472		05/15/2023	\$38.56	8,003,472
	06/12/2023	\$58.74	8,003,529		06/12/2023	\$54.86	8,003,529
	06/12/2023	\$11.45	8,003,529		06/12/2023	\$83.22	8,003,529
	06/12/2023	\$38.16	8,003,529		07/17/2023	\$58.80	8,003,582
	07/17/2023	\$54.85	8,003,582		07/17/2023	\$11.45	8,003,582
	07/17/2023	\$83.20	8,003,582		07/17/2023	\$38.15	8,003,582
	08/14/2023	\$58.77	8,003,637		08/14/2023	\$54.86	8,003,637
	08/14/2023	\$83.21	8,003,637		08/14/2023	\$11.45	8,003,637
	08/14/2023	\$38.16	8,003,637		09/18/2023	\$58.77	8,003,690
	09/18/2023	\$54.86	8,003,690		09/18/2023	\$83.21	8,003,690
	09/18/2023	\$11.46	8,003,690		09/18/2023	\$38.16	8,003,690
	10/16/2023	\$11.45	8,003,749		10/16/2023	\$83.21	8,003,749
	10/16/2023	\$58.77	8,003,749		10/16/2023	\$54.86	8,003,749
	10/16/2023	\$38.16	8,003,749		11/13/2023	\$83.21	8,003,806
	11/13/2023	\$11.45	8,003,806		11/13/2023	\$38.16	8,003,806
	11/13/2023	\$58.77	8,003,806		11/13/2023	\$54.86	8,003,806
	12/11/2023	\$81.87	8,003,859		12/11/2023	\$11.27	8,003,859
	12/11/2023	\$37.54	8,003,859		12/11/2023	\$57.79	8,003,859
	12/11/2023	\$53.97	8,003,859				
QUANTUM3 GROUP LLC							
	08/15/2022	\$319.31	895,775		09/19/2022	\$62.35	897,371
	10/17/2022	\$62.29	899,036		11/14/2022	\$62.32	900,609
	12/12/2022	\$61.07	902,177		01/09/2023	\$60.99	903,663
	02/13/2023	\$61.06	905,169		03/13/2023	\$61.02	906,788
	04/17/2023	\$61.04	8,003,428		05/15/2023	\$61.03	8,003,479
	06/12/2023	\$60.39	8,003,537		07/17/2023	\$60.38	8,003,594
	08/14/2023	\$60.39	8,003,649		09/18/2023	\$60.39	8,003,703
	10/16/2023	\$60.39	8,003,772		11/13/2023	\$60.39	8,003,817
	12/11/2023	\$59.42	8,003,869				

Chapter 13 Case # 21-18217

Claimant Name	Date	Amount	Check #	Date	Amount	Check #
TD BANK NA	08/15/2022	\$643.41	895,781	09/19/2022	\$125.56	897,377
	10/17/2022	\$125.59	899,042	11/14/2022	\$125.58	900,614
	12/12/2022	\$122.97	902,181	01/09/2023	\$122.98	903,667
	02/13/2023	\$122.97	905,174	03/13/2023	\$123.01	906,792
	04/17/2023	\$122.95	908,355	05/15/2023	\$122.97	909,983
	06/12/2023	\$121.68	911,438	07/17/2023	\$121.67	912,952
	08/14/2023	\$121.68	914,466	09/18/2023	\$121.67	915,957
	10/16/2023	\$121.68	917,461	11/13/2023	\$121.67	918,882
	12/11/2023	\$119.72	920,308			
US BANK NATIONAL ASSOCIATION	08/15/2022	\$768.89	895,548	08/15/2022	\$368.43	896,812
	09/19/2022	\$71.90	898,500	09/19/2022	\$150.05	897,123
	10/17/2022	\$71.90	900,099	10/17/2022	\$150.09	898,804
	11/14/2022	\$150.07	900,380	11/14/2022	\$71.91	901,673
	12/12/2022	\$146.95	901,956	12/12/2022	\$70.41	903,197
	01/09/2023	\$146.97	903,447	01/09/2023	\$70.43	904,691
	02/13/2023	\$146.95	904,951	02/13/2023	\$70.42	906,282
	03/13/2023	\$147.00	906,579	03/13/2023	\$70.41	907,849
	04/17/2023	\$146.93	908,136	04/17/2023	\$70.42	909,512
	05/15/2023	\$146.95	909,796	05/15/2023	\$70.41	911,000
	06/12/2023	\$69.68	912,517	06/12/2023	\$145.41	911,254
	07/17/2023	\$69.67	914,043	07/17/2023	\$145.40	912,780
	08/14/2023	\$145.41	914,305	08/14/2023	\$69.67	915,509
	09/18/2023	\$145.40	915,792	09/18/2023	\$69.67	917,044
	10/16/2023	\$69.67	918,472	10/16/2023	\$145.41	917,303
	11/13/2023	\$69.67	919,917	11/13/2023	\$145.40	918,730
	12/11/2023	\$143.07	920,164	12/11/2023	\$68.57	921,317

CLAIMS AND DISTRIBUTIONS

Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
TTE	TRUSTEE COMPENSATION	ADMIN			2,209.67	TBD
ATTY	ATTORNEY (S) FEES	ADMIN	3,750.00	100.00%	3,750.00	0.00
COURT	CLERK OF COURT	ADMIN	0.00	100.00%	0.00	0.00
0001	AMERICAN EXPRESS NATIONAL BANK	UNSECURED	12,981.38	*	3,405.01	
0002	DEPARTMENT STORES NATIONAL BANK	UNSECURED	3,100.78	*	813.33	
0004	ARVEST CENTRAL MORTGAG	UNSECURED	0.00	*	0.00	
0006	AMERICAN EXPRESS NATIONAL BANK	UNSECURED	0.00	*	0.00	
0007	BANK OF AMERICA	UNSECURED	0.00	*	0.00	
0008	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	5,022.37	*	1,317.38	
0009	BOBS DS FURN	UNSECURED	0.00	*	0.00	
0010	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	4,688.15	*	1,229.70	
0011	CAPITAL ONE BANK USA N	UNSECURED	0.00	*	0.00	
0012	CHASE CARD	UNSECURED	0.00	*	0.00	
0013	LVNV FUNDING LLC	UNSECURED	6,030.02	*	1,581.67	
0014	MIDLAND CREDIT MANAGEMENT INC	UNSECURED	16,357.54	*	4,290.58	
0015	CITICARDS CBNA	UNSECURED	0.00	*	0.00	
0016	CITI MASTERCARD	UNSECURED	0.00	*	0.00	
0019	DISCOVER BANK	UNSECURED	26,171.92	*	6,864.89	
0020	DEPARTMENT STORES NATIONAL BANK	UNSECURED	5,730.50	*	1,503.11	
0021	ELAN FINANCIAL SERVICE	UNSECURED	0.00	*	0.00	
0022	FNB OMAHA	UNSECURED	0.00	*	0.00	
0023	IRONBOUND AMBULANCE SQUAD, INC.	UNSECURED	0.00	*	0.00	
0024	KEYBANK NA	UNSECURED	0.00	*	0.00	
0028	PNC BANK NA	MORTGAGE ARRI	0.00	100.00%	0.00	
0029	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	7,111.00	*	1,865.21	
0032	REMEX INC	UNSECURED	0.00	*	0.00	

Chapter 13 Case # 21-18217

Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
0034	SEARS/CBNA	UNSECURED	0.00	*	0.00	
0035	QUANTUM3 GROUP LLC	UNSECURED	5,160.67	*	1,353.65	
0036	SAINT MICHAEL'S MEDICAL CENTER	UNSECURED	0.00	*	0.00	
0038	TD BANK NA	UNSECURED	10,398.34	*	2,727.48	
0039	THD/CBNA	UNSECURED	0.00	*	0.00	
0042	THE HOME DEPOT	UNSECURED	0.00	*	0.00	
0045	PNC BANK NATIONAL ASSOCIATION	MORTGAGE ARRI	0.00	100.00%	0.00	
0046	AMERICAN EXPRESS NATIONAL BANK	UNSECURED	1,917.13	*	502.86	
0047	AMEX	UNSECURED	0.00	*	0.00	
0048	AMEX	UNSECURED	0.00	*	0.00	
0049	AMEX	UNSECURED	0.00	*	0.00	
0050	BANK OF AMERICA	UNSECURED	0.00	*	0.00	
0051	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	978.67	*	256.71	
0052	CHASE CARD	UNSECURED	0.00	*	0.00	
0053	CHASE CARD	UNSECURED	0.00	*	0.00	
0054	CITI	UNSECURED	0.00	*	0.00	
0055	US BANK NATIONAL ASSOCIATION	UNSECURED	5,954.22	*	1,561.79	
0056	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	3,260.90	*	855.33	
0057	US BANK NATIONAL ASSOCIATION	UNSECURED	12,426.34	*	3,259.42	

**Total Paid: \$39,347.79**  
See Summary

### SUMMARY

Summary of all receipts and disbursements from the date the case was filed , to and including: January 12, 2024.

Receipts: \$39,220.35 - Paid to Claims: \$33,388.12 - Admin Costs Paid: \$5,959.67 = Funds on Hand: \$1,465.56

**\*\*NOTE:** THIS REPORT IS NOT TO BE USED AS A PAYOFF FIGURE. ADDITIONAL ALLOWED CLAIMS AND OTHER VARIABLES MAY AFFECT THE AMOUNT TO COMPLETE THE PLAN.